

Old Second National Bank, Business Deposit Service Fees

The following charges may be assessed against your account and the following transaction limitations, if any, apply to your account:

Automated Teller Machine/Electronic Fund Transfers

ATM Balance Inquiry	Free
ATM W/D <i>(Date) Old Second (Address)</i>	Free
SVC CHG <i>(Non O2 ATM Charge, Date, Non-Old Second Address) Card</i>	\$2.50
Replacement Debit Card Fee	\$10.00
EFT/ACH Return Fee	\$5.00
ATM Withdrawal Through an Allpoint® ATM	Free

ATM Fees by others

If you use an automated teller machine that is not operated by Old Second National Bank, in addition to the non-Old Second ATM withdrawal (SVC CHG Card #), you may also be charged a fee by the operator of the machine and/or by an automated transfer network.

Balance inquiries

Infoline Balance inquiry	Free
Online Banking Balance Inquiry	Free
ATM Balance Inquiry	Free
Telephone Balance Inquiry	Free

eBanking Service

Online Banking	Free
Bill Payment	Free
Mobile Deposit Service	Free
Per Mobile Excess Deposit	Free
Send Money Person to Person	Free
Bank to Bank Transfer	Free

Wire Transfers

Wire Transfer Fee <i>(Outgoing Domestic Wire)</i>	\$30.00
Wire Transfer Fee <i>(Incoming Domestic or Foreign Wire)</i>	\$15.00
Wire Transfer Fee <i>(Outgoing Foreign Wire)</i>	\$50.00

Overdraft - Checking/Savings

Fees apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. NSF/OD Item Fee will occur per item, each time an item is presented.

Overdraft Item Fee	\$36.00
Return Item Fee	\$36.00

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Continuous Overdraft Charge (<i>Accounts overdrawn \$25 or more will be charged \$7 for each consecutive business day overdrawn.</i>)	\$7.00
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Overdraft Protection Sweep

Sweep Transaction Charge	\$10.00
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Returned Checks

Returned Deposit Item Fee	\$12.00
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Telephone Transfers

Telephone Transfer Fee	\$2.00
Infoline Transfer	Free

Statements (*monthly*)

Paper Statement Fee	\$5.00
eStatement	Free
Insufficient Address Fee	\$25.00

Stop Payments

EFT/ACH Stop Fee	\$36.00
Stop Payment Charge (<i>Per Check Via Branch, Infoline, or Online Banking</i>)	\$36.00
Stop Payment Charge (<i>3 or More Sequential Checks</i>)	\$60.00
Personal Money Order Stop Payment	\$36.00
Cashier's Check Stop Payment	\$50.00

Purchasing Official Bank Checks

Personal Money Order	\$5.00
Cashier's Check	\$10.00

Governmental Services

Garnishment (<i>Per Garnishment</i>)	\$135.00
Levy (<i>Per Levy</i>)	\$135.00
Citation (<i>Per Citation</i>)	\$135.00

Research

Hourly Clerical Research Fee	\$30.00
Check Copy Fee	\$3.00
Statement Copy Fee (<i>Per Customer Request Non-Infoline</i>)	\$5.00
Statement Via Infoline	\$5.00

Teller

Temporary Checks (<i>Per Sheet of 4</i>)	\$3.00
Gift Card	\$5.00

Old Second National Bank, Business Deposit Service Fees

Strapped Currency, Per Strap	\$0.50
Counting / Redeeming Loose Coin	10% of total
Rolled Coin Purchase	\$0.10
Cash Shipment	\$50.00
Collections <i>(Per Outgoing or Incoming Foreign Check)</i>	\$33.00
Foreign Currency Per Order	\$15.00

Miscellaneous

Audit Verification / Credit Inquiry Letter	\$15.00
Account Close Fee within 180 days	\$50.00
Dormant Fee <i>(Per Month On All Balances)</i>	\$5.00
Medallion Signature Guarantee	\$15.00
Third Party Account Verification <i>(Waived for Subsidized Housing VOD's)</i>	\$15.00
Special Handled Checks	\$50.00
Letter of Good Standing	\$15.00